

Fill in this information to identify your case:

Debtor 1	<b>Norman Deforest Harvin, Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF SOUTH CAROLINA</u>			
Case number (if known)	<u>17-05990</u>		

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

		<b>Your assets</b> Value of what you own
1.	<b>Schedule A/B: Property</b> (Official Form 106A/B)	\$ <b>495,000.00</b>
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ <b>495,000.00</b>
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ <b>19,465.00</b>
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ <b>514,465.00</b>

#### Part 2: Summarize Your Liabilities

		<b>Your liabilities</b> Amount you owe
2.	<b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	\$ <b>428,955.19</b>
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ <b>428,955.19</b>
3.	<b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	\$ <b>125,538.26</b>
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$ <b>125,538.26</b>
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$ <b>574,023.91</b>
		<b>Your total liabilities</b> \$ <b>1,128,517.36</b>

#### Part 3: Summarize Your Income and Expenses

4.	<b>Schedule I: Your Income</b> (Official Form 106I)	\$ <b>3,560.00</b>
	Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$ <b>3,560.00</b>
5.	<b>Schedule J: Your Expenses</b> (Official Form 106J)	\$ <b>3,207.13</b>
	Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$ <b>3,207.13</b>

#### Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?
 

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes
- What kind of debt do you have?
 

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 Norman Deforest Harvin, Jr.

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$	_____
----	-------

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>125,538.26</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <u>0.00</u>
<b>9g. Total.</b> Add lines 9a through 9f.	\$ <u>125,538.26</u>

Fill in this information to identify your case and this filing:

Debtor 1	<b>Norman Deforest Harvin, Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2	(Spouse, if filing)		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF SOUTH CAROLINA</u>			
Case number <u>17-05990</u>			

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1

#### 1752 McSwain Drive

Street address, if available, or other description

West Columbia      SC      29169-0000  
City                      State                      ZIP Code

#### Lexington

County

##### What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the  
entire property?

**\$220,000.00**

Current value of the  
portion you own?

**\$110,000.00**

Describe the nature of your ownership interest  
(such as fee simple, tenancy by the entireties, or  
a life estate), if known.

**joint with mother Lillie Harvin**

Check if this is community property  
(see instructions)

Other information you wish to add about this item, such as local  
property identification number:

**1/2 interest  
tms 003644-02-014  
Zillow \$259,937  
Tax value \$223,695  
Debtor's opinion \$220,000**

Debtor 1 Norman Deforest Harvin, Jr.**If you own or have more than one, list here:**

1.2

**6023 Two Notch Rd**

Street address, if available, or other description

**Columbia SC 29223-0000**

City State ZIP Code

**What is the property? Check all that apply**

Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?****\$85,000.00****Current value of the portion you own?****\$85,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**equitable interest arising from land sale contract**

**Check if this is community property**  
(see instructions)

Other information you wish to add about this item, such as local property identification number:

**titled in name of Noura Najjar, subject to land sale contract****tms 14210-09-06****tax value 147,600****Debtor's opinion \$85,000 - estimate \$40,000 to \$50,000 cost to repair fire damage****If you own or have more than one, list here:**

1.3

**2413 Windy Dr**

Street address, if available, or other description

**Columbia, SC**

City State ZIP Code

**What is the property? Check all that apply**

Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?****\$25,000.00****Current value of the portion you own?****\$25,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Check if this is community property**  
(see instructions)

Other information you wish to add about this item, such as local property identification number:

**tms 16201-01-16****sold at tax sale 11/08/2016****Zillow value \$44,863****tax value \$25,000****Debtor's opinion \$25,000****Debtor disputes validity of tax sale due to improper notices**

Debtor 1 Norman Deforest Harvin, Jr.**If you own or have more than one, list here:**

1.4

**2839 English**

Street address, if available, or other description

**Columbia SC**

City State ZIP Code

**What is the property? Check all that apply**

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?****\$15,000.00****Current value of the portion you own?****\$15,000.00**

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

**Check if this is community property**  
(see instructions)

**Richland**

County

**Who has an interest in the property? Check one**

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another \_\_\_\_\_

**Other information you wish to add about this item, such as local property identification number:****tms 11609-07-04****Zillow \$60,380****tax value \$14,800****Debtor's opinion \$15,000****If you own or have more than one, list here:**

1.5

**2725 Edgewood**

Street address, if available, or other description

**Columbia SC**

City State ZIP Code

County

**What is the property? Check all that apply**

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?****\$18,000.00****Current value of the portion you own?****\$18,000.00**

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

**Check if this is community property**  
(see instructions)

**Who has an interest in the property? Check one**

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another \_\_\_\_\_

**Other information you wish to add about this item, such as local property identification number:****tms 11509-08-21****sold at tax sale 11/17/2014****Zillow \$45,342****Debtor's opinion \$18,000****tax value \$21,900****Debtor disputes validity of sale due to impropoer notices**

Debtor 1 Norman Deforest Harvin, Jr.**If you own or have more than one, list here:**

1.6

**312 Briercliff**

Street address, if available, or other description

**Columbia SC**

City State ZIP Code

**What is the property? Check all that apply**

Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?****\$25,000.00****Current value of the portion you own?****\$25,000.00**

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

**Check if this is community property**  
(see instructions)

**Richland**

County

**Who has an interest in the property? Check one**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

**tms 17305-03-10**  
**Zillow \$45,051**  
**tax value \$28,700**  
**Debtor's opinion \$25,000**  
**tax sale pending**

**If you own or have more than one, list here:**

1.7

**1486 Bella Vista**

Street address, if available, or other description

**Columbia SC**

City State ZIP Code

**What is the property? Check all that apply**

Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?****\$200,000.00****Current value of the portion you own?****\$200,000.00**

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

**Check if this is community property**  
(see instructions)

**Richland**

County

**Who has an interest in the property? Check one**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

**tms 14214-04-01**  
**tax value \$358,100**  
**Debtor's opinion \$200,000**  
**tax sale pending**

Debtor 1 Norman Deforest Harvin, Jr.**If you own or have more than one, list here:**

1.8

1752 McSwain Dr

Street address, if available, or other description

**West Columbia SC 29169-0000**

City

State

ZIP Code

**What is the property? Check all that apply**

Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?****\$17,000.00****Current value of the portion you own?****\$17,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Lexington

County

**Who has an interest in the property? Check one**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Check if this is community property  
(see instructions)

Other information you wish to add about this item, such as local property identification number:

**1.21.acres****Lexington County tms 003699-02-006****tax value \$25,410****Debtor's opinion \$17,000****tax sale pending**

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$495,000.00****Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.**

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

No  
 Yes

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No  
 Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$0.00****Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

No  
 Yes. Describe.....

**living room furniture****\$1,000.00**

Debtor 1

Norman Deforest Harvin, Jr.

<b>2 light pendants</b>	<b>\$100.00</b>
<b>bedroom furniture</b>	<b>\$2,000.00</b>
<b>kitchenware items</b>	<b>\$300.00</b>
<b>dining table &amp; chairs</b>	<b>\$500.00</b>
<b>patio furniture</b>	<b>\$300.00</b>
<b>misc cd's</b>	<b>\$200.00</b>
<b>misc books</b>	<b>\$400.00</b>

**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No Yes. Describe.....

<b>computer system</b>	<b>\$300.00</b>
<b>2 cell phones</b>	<b>\$50.00</b>
<b>4 televisions</b>	<b>\$600.00</b>
<b>3 stereo systems</b>	<b>\$1,000.00</b>
<b>phone charger</b>	<b>\$40.00</b>
<b>mini Ipad</b>	<b>\$100.00</b>

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

 No Yes. Describe.....

<b>6 paintings with frames</b>	<b>\$1,200.00</b>
--------------------------------	-------------------

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

 No Yes. Describe.....

<b>weights</b>	<b>\$150.00</b>
----------------	-----------------

Tower 200 band system\$50.00**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

 No Yes. Describe.....Glock 40\$300.00**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No Yes. Describe.....clothing\$1,000.00**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No Yes. Describe.....4 watches, 2 rings\$1,500.00**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

 No Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....

\$11,090.00**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

 No Yes.....Cash\$1,800.00**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

 No Yes.....

Institution name:

Debtor 1 Norman Deforest Harvin, Jr.**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts No Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture** No Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes.....

Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them...**Money or property owed to you?**

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Debtor 1 Norman Deforest Harvin, Jr.**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No  
 Yes. Give specific information.....

**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No  
 Yes. Give specific information..

**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No  
 Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died***If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.*

No  
 Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue

No  
 Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No  
 Yes. Describe each claim.....

**35. Any financial assets you did not already list**

No  
 Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$1,800.00****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.  
 Yes. Go to line 38.

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**38. Accounts receivable or commissions you already earned**

No  
 Yes. Describe.....

**past due rent: Powell \$850; Howe \$4,500; Brown \$1,125****\$6,475.00****39. Office equipment, furnishings, and supplies***Examples:* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No

Debtor 1 Norman Deforest Harvin, Jr. Yes. Describe.....

## 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

 No Yes. Describe.....copier\$100.00

## 41. Inventory

 No Yes. Describe.....

## 42. Interests in partnerships or joint ventures

 No Yes. Give specific information about them.....

Name of entity:

% of ownership:

## 43. Customer lists, mailing lists, or other compilations

 No. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? No Yes. Describe.....

## 44. Any business-related property you did not already list

 No Yes. Give specific information.....

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....

\$6,575.00**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

## 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

 No. Go to Part 7. Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

## 53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

 No Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

\$0.00

Debtor 1 Norman Deforest Harvin, Jr.**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 .....		<u>\$495,000.00</u>
56. Part 2: Total vehicles, line 5 .....	<u>\$0.00</u>	
57. Part 3: Total personal and household items, line 15 .....	<u>\$11,090.00</u>	
58. Part 4: Total financial assets, line 36 .....	<u>\$1,800.00</u>	
59. Part 5: Total business-related property, line 45 .....	<u>\$6,575.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52 .....	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54 .....	<u>\$0.00</u>	
62. Total personal property. Add lines 56 through 61... .....	<u>\$19,465.00</u>	Copy personal property total <u>\$19,465.00</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62 .....		<u>\$514,465.00</u>

Fill in this information to identify your case:

Debtor 1	<b>Norman Deforest Harvin, Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF SOUTH CAROLINA</u>			
Case number (if known)	<u>17-05990</u>		

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	
<b>1752 McSwain Drive West Columbia, SC 29169 Lexington County 1/2 interest tms 003644-02-014 Zillow \$259,937 Tax value \$223,695 Debtor's opinion \$220,000 Line from <i>Schedule A/B</i>: 1.1</b>	<b>\$110,000.00</b>	<input checked="" type="checkbox"/> <b>\$52,403.50</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>S.C. Code Ann. § 15-41-30(A)(1)</b>
<b>living room furniture Line from <i>Schedule A/B</i>: 6.1</b>	<b>\$1,000.00</b>	<input checked="" type="checkbox"/> <b>\$1,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>S.C. Code Ann. § 15-41-30(A)(3)</b>
<b>kitchenware items Line from <i>Schedule A/B</i>: 6.4</b>	<b>\$300.00</b>	<input checked="" type="checkbox"/> <b>\$300.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>S.C. Code Ann. § 15-41-30(A)(3)</b>
<b>computer system Line from <i>Schedule A/B</i>: 7.1</b>	<b>\$300.00</b>	<input checked="" type="checkbox"/> <b>\$300.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>S.C. Code Ann. § 15-41-30(A)(3)</b>

Debtor 1 Norman Deforest Harvin, Jr.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption.</i>	
<b>2 cell phones</b> Line from <i>Schedule A/B</i> : 7.2	<u>\$50.00</u>	<input checked="" type="checkbox"/> <u>\$50.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>S.C. Code Ann. §</b> <b>15-41-30(A)(3)</b>
<b>4 televisions</b> Line from <i>Schedule A/B</i> : 7.3	<u>\$600.00</u>	<input checked="" type="checkbox"/> <u>\$600.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>S.C. Code Ann. §</b> <b>15-41-30(A)(3)</b>
<b>3 stereo systems</b> Line from <i>Schedule A/B</i> : 7.4	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> <u>\$1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>S.C. Code Ann. §</b> <b>15-41-30(A)(3)</b>
<b>6 paintings with frames</b> Line from <i>Schedule A/B</i> : 8.1	<u>\$1,200.00</u>	<input checked="" type="checkbox"/> <u>\$1,200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>S.C. Code Ann. §</b> <b>15-41-30(A)(3)</b>
<b>4 watches, 2 rings</b> Line from <i>Schedule A/B</i> : 12.1	<u>\$1,500.00</u>	<input checked="" type="checkbox"/> <u>\$1,175.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>S.C. Code Ann. §</b> <b>15-41-30(A)(4)</b>

## 3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

 No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Fill in this information to identify your case:

Debtor 1	<b>Norman Deforest Harvin, Jr.</b>	
	First Name	Middle Name
Debtor 2	Last Name	
(Spouse if, filing)	First Name	Middle Name
United States Bankruptcy Court for the:	DISTRICT OF SOUTH CAROLINA	
Case number (if known)	<b>17-05990</b>	

Check if this is an amended filing

**Official Form 106D****Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Creditor's Name	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
<b>2.1 Noura Najjar</b>	<b>\$16,000.00</b>	<b>\$85,000.00</b>	<b>\$0.00</b>

Creditor's Name

**Describe the property that secures the claim:**  
**6023 Two Notch Rd Columbia, SC**  
**29223 Richland County**  
**titled in name of Noura Najjar,**  
**subject to land sale contract**  
**tms 14210-09-06**  
**tax value 147,600**  
**Debtor's opinion \$85,000 - estimate**  
**\$40,000 to \$50,000 cost to repair fire**  
**damage**

**1 Running Ridge Ct.**  
**Columbia, SC 29223**

Number, Street, City, State &amp; Zip Code

**Who owes the debt? Check one.**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

**As of the date you file, the claim is:** Check all that apply.

Contingent  
 Unliquidated  
 Disputed

**Nature of lien.** Check all that apply.

An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) **land sale contract**

Date debt was incurred

Last 4 digits of account number

<b>2.2 Coleman Floor, LLC</b>	<b>Describe the property that secures the claim:</b>	<b>\$11,818.80</b>	<b>\$0.00</b>	<b>\$11,818.80</b>
-------------------------------	--	--------------------	---------------	--------------------

Creditor's Name

**c/o Corporation Service Co.**  
**1703 Laurel St.**  
**Columbia, SC 29201**

Number, Street, City, State &amp; Zip Code

**Describe the property that secures the claim:**

<b>\$11,818.80</b>	<b>\$0.00</b>	<b>\$11,818.80</b>
--------------------	---------------	--------------------

**As of the date you file, the claim is:** Check all that apply.

Contingent  
 Unliquidated  
 Disputed

**Nature of lien.** Check all that apply.

An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)

Debtor 1 **Norman Deforest Harvin, Jr.**

First Name

Middle Name

Last Name

Case number (if known)

**17-05990**

At least one of the debtors and another

Check if this claim relates to a community debt

Judgment lien from a lawsuit

Other (including a right to offset) \_\_\_\_\_

Date debt was incurred **11/01/2016**

Last 4 digits of account number \_\_\_\_\_

**2.3** **East Richland County Public Service Dist**

Creditor's Name

**704 Ross Road Columbia, SC 29223**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**\$1,144.14**

**Unknown**

**Unknown**

As of the date you file, the claim is: Check all that apply.

Contingent

Unliquidated

Disputed

**Nature of lien.** Check all that apply.

An agreement you made (such as mortgage or secured car loan)

Statutory lien (such as tax lien, mechanic's lien)

Judgment lien from a lawsuit

Other (including a right to offset) \_\_\_\_\_

Who owes the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Date debt was incurred **10/30/2014**

Last 4 digits of account number \_\_\_\_\_

**2.4** **Federal National Mortgage Association**

Creditor's Name

**14221 Dallas Parkway, Suite 1000 Dallas, TX 75254**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**\$32,168.77**

**\$25,000.00**

**\$7,168.77**

**312 Briercliff Columbia, SC Richland County tms 17305-03-10 Zillow \$45,051 tax value \$28,700 Debtor's opinion \$25,000 tax sale pending**

As of the date you file, the claim is: Check all that apply.

Contingent

Unliquidated

Disputed

**Nature of lien.** Check all that apply.

An agreement you made (such as mortgage or secured car loan)

Statutory lien (such as tax lien, mechanic's lien)

Judgment lien from a lawsuit

Other (including a right to offset) \_\_\_\_\_

Who owes the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

**2.5** **Federal National Mortgage Association**

Creditor's Name

**14221 Dallas Parkway, Suite 1000 Dallas, TX 75254**

Describe the property that secures the claim:

**\$31,842.78**

**\$15,000.00**

**\$16,842.78**

**2839 English Columbia, SC Richland County tms 11609-07-04 Zillow \$60,380 tax value \$14,800 Debtor's opinion \$15,000**

As of the date you file, the claim is: Check all that apply.

Contingent

Debtor 1 **Norman Deforest Harvin, Jr.**

Case number (if known)

**17-05990**

First Name

Middle Name

Last Name

Number, Street, City, State & Zip Code

Unliquidated

Disputed

**Nature of lien.** Check all that apply.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

**Check if this claim relates to a community debt**

An agreement you made (such as mortgage or secured car loan)

Statutory lien (such as tax lien, mechanic's lien)

Judgment lien from a lawsuit

Other (including a right to offset) \_\_\_\_\_

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number **2049**

**2.6 Internal Revenue Service**

Creditor's Name

**Centralized Insolvency Operations**  
PO Box 21126  
Philadelphia, PA  
19114-0326

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**\$14,849.70**

**Unknown**

**Unknown**

**Amended tax returns filed after \$208,796.06 lien entered. Debt should be \$14,849.70, plus penalties and interest.**

As of the date you file, the claim is: Check all that apply.

Contingent

Unliquidated

Disputed

**Nature of lien.** Check all that apply.

An agreement you made (such as mortgage or secured car loan)

Statutory lien (such as tax lien, mechanic's lien)

Judgment lien from a lawsuit

Other (including a right to offset) \_\_\_\_\_

Who owes the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

**Check if this claim relates to a community debt**

Date debt was incurred **10/15/2014**

Last 4 digits of account number \_\_\_\_\_

**2.7 Internal Revenue Service**

Creditor's Name

**Centralized Insolvency Operations**  
PO Box 21126  
Philadelphia, PA  
19114-0326

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**\$316.00**

**\$0.00**

**Unknown**

**Amended return filed after \$49,611.60 lien entered. Debt should be \$316, plus penalties and interest**

As of the date you file, the claim is: Check all that apply.

Contingent

Unliquidated

Disputed

**Nature of lien.** Check all that apply.

An agreement you made (such as mortgage or secured car loan)

Statutory lien (such as tax lien, mechanic's lien)

Judgment lien from a lawsuit

Other (including a right to offset) \_\_\_\_\_

Who owes the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

**Check if this claim relates to a community debt**

Date debt was incurred **10/28/2014**

Last 4 digits of account number \_\_\_\_\_

**2.8 Lillie Harvin**

Describe the property that secures the claim:

**\$200,000.00**

**\$200,000.00**

**\$0.00**

Debtor 1 **Norman Deforest Harvin, Jr.**

First Name

Middle Name

Last Name

Case number (if known)

**17-05990**

Creditor's Name

**1486 Bella Vista Columbia, SC**  
**Richland County**  
**tms 14214-04-01**  
**tax value \$358,100**  
**Debtor's opinion \$200,000**  
**tax sale pending**

**3821 Padgett Rd**  
**Columbia, SC 29209**

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

**Nature of lien.** Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset)

**Mortgage - payments not due until after bankruptcy case is over**

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

**2.9 Richland County Treasurer**

Creditor's Name

Describe the property that secures the claim:

**2413 Windy Dr Columbia, SC**  
**Richland County**  
**tms 16201-01-16**  
**sold at tax sale 11/08/2016**  
**Zillow value \$44,863**  
**tax value \$25,000**  
**Debtor's opinion \$25,000**  
**Debtor disputes validity of tax sale due to improper notices**

**\$1,112.38**

**\$25,000.00**

**\$0.00**

**PO Box 8028**  
**Columbia, SC 29202-8028**

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

**Nature of lien.** Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset)

**tax sale**

Date debt was incurred **11/08/2016**

Last 4 digits of account number \_\_\_\_\_

**2.1 Richland County Treasurer**

Creditor's Name

Describe the property that secures the claim:

**2413 Windy Dr Columbia, SC**  
**Richland County**  
**tms 16201-01-16**  
**sold at tax sale 11/08/2016**  
**Zillow value \$44,863**  
**tax value \$25,000**  
**Debtor's opinion \$25,000**  
**Debtor disputes validity of tax sale due to improper notices**

**\$1,038.74**

**\$25,000.00**

**\$0.00**

**PO Box 8028**  
**Columbia, SC 29202-8028**

As of the date you file, the claim is: Check all that apply.

- Contingent

Debtor 1 **Norman Deforest Harvin, Jr.**

First Name

Middle Name

Last Name

Case number (if known)

**17-05990**

Number, Street, City, State & Zip Code

Unliquidated

Disputed

**Nature of lien.** Check all that apply.

An agreement you made (such as mortgage or secured car loan)

Statutory lien (such as tax lien, mechanic's lien)

Judgment lien from a lawsuit

Other (including a right to offset) \_\_\_\_\_

**Who owes the debt?** Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

**Check if this claim relates to a community debt**

**2016**

Date debt was incurred **property tax**

Last 4 digits of account number \_\_\_\_\_

**2.1 1 Richland County Treasurer**

Creditor's Name

Describe the property that secures the claim:

**\$792.96**

**\$18,000.00**

**\$0.00**

**2725 Edgewood Columbia, SC  
tms 11509-08-21  
sold at tax sale 11/17/2014  
Zillow \$45,342  
Debtor's opinion \$18,000  
tax value \$21,900  
Debtor disputes validity of sale due to improper notices**

**PO Box 8028  
Columbia, SC 29202-8028**

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

**Check if this claim relates to a community debt**

As of the date you file, the claim is: Check all that apply.

Contingent

Unliquidated

Disputed

**Nature of lien.** Check all that apply.

An agreement you made (such as mortgage or secured car loan)

Statutory lien (such as tax lien, mechanic's lien)

Judgment lien from a lawsuit

Other (including a right to offset) **tax sale**

Date debt was incurred **11/8/2016**

Last 4 digits of account number \_\_\_\_\_

**2.1 2 Safe Federal Credit Union**

Creditor's Name

Describe the property that secures the claim:

**\$2,677.92**

**\$0.00**

**\$2,677.92**

**PO Box 2008  
Sumter, SC 29151**

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

**Check if this claim relates to a community debt**

As of the date you file, the claim is: Check all that apply.

Contingent

Unliquidated

Disputed

**Nature of lien.** Check all that apply.

An agreement you made (such as mortgage or secured car loan)

Statutory lien (such as tax lien, mechanic's lien)

Judgment lien from a lawsuit

Other (including a right to offset) \_\_\_\_\_

Date debt was incurred **9/22/2015**

Last 4 digits of account number \_\_\_\_\_

Debtor 1 **Norman Deforest Harvin, Jr.**  
 First Name Middle Name Last Name

Case number (if known)

**17-05990**

2.1 3 Creditor's Name	<b>Seterus Inc</b>	Describe the property that secures the claim:	<b>\$55,193.00</b>	<b>\$220,000.00</b>	<b>\$55,193.00</b>
-----------------------------	--------------------	---	--------------------	---------------------	--------------------

**1752 McSwain Drive West  
 Columbia, SC 29169 Lexington  
 County  
 1/2 interest  
 tms 003644-02-014  
 Zillow \$259,937  
 Tax value \$223,695  
 Debtor's opinion \$220,000**

**14523 Sw Millikan Way St  
 Beaverton, OR 97005**

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt**

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) \_\_\_\_\_

Date debt was incurred **Opened  
 05/03 Last  
 Active  
 9/29/17**

Last 4 digits of account number **4594**

2.1 4 Creditor's Name	<b>TD Bank</b>	Describe the property that secures the claim:	<b>\$60,000.00</b>	<b>\$220,000.00</b>	<b>\$0.00</b>
-----------------------------	----------------	---	--------------------	---------------------	---------------

**1752 McSwain Drive West  
 Columbia, SC 29169 Lexington  
 County  
 1/2 interest  
 tms 003644-02-014  
 Zillow \$259,937  
 Tax value \$223,695  
 Debtor's opinion \$220,000**

**121 Dozier Blvd  
 Florence, SC 29501**

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt**

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) \_\_\_\_\_

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Add the dollar value of your entries in Column A on this page. Write that number here:  
 If this is the last page of your form, add the dollar value totals from all pages.  
 Write that number here:

<b>\$428,955.19</b>
<b>\$428,955.19</b>

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any

Debtor 1 **Norman Deforest Harvin, Jr.**

First Name

Middle Name

Last Name

Case number (if known)

**17-05990**

debts in Part 1, do not fill out or submit this page.

<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Chase Mtg</b> <b>P.o. Box 24696</b> <b>Columbus, OH 43224</b>	On which line in Part 1 did you enter the creditor? <u>2.4</u>
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Chase Mtg</b> <b>P.o. Box 24696</b> <b>Columbus, OH 43224</b>	Last 4 digits of account number ____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Chase Mtg</b> <b>P.o. Box 24696</b> <b>Columbus, OH 43224</b>	On which line in Part 1 did you enter the creditor? <u>2.13</u>
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Federal National Mortgage Association</b> <b>Fannie Mae</b> <b>3900 Wisconsin Avenue, NW</b> <b>Washington, DC 20016</b>	Last 4 digits of account number ____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Federal National Mortgage Association</b> <b>Fannie Mae</b> <b>3900 Wisconsin Avenue, NW</b> <b>Washington, DC 20016</b>	On which line in Part 1 did you enter the creditor? <u>2.5</u>
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>James J. Corbett, Esq.</b> <b>PO Box 11006</b> <b>Columbia, SC 29211</b>	Last 4 digits of account number ____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Jason D. Wyman</b> <b>PO Box 100200</b> <b>Columbia, SC 29202</b>	On which line in Part 1 did you enter the creditor? <u>2.4</u>
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Jason D. Wyman</b> <b>PO Box 100200</b> <b>Columbia, SC 29202</b>	Last 4 digits of account number ____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Joey R. Floyd, Esquire</b> <b>Bruner Powell Robbins Wall &amp; Mullins,LLC</b> <b>PO Box 61110</b> <b>Columbia, SC 29260</b>	On which line in Part 1 did you enter the creditor? <u>2.2</u>
		Last 4 digits of account number ____

Fill in this information to identify your case:

Debtor 1	<b>Norman Deforest Harvin, Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF SOUTH CAROLINA</u>			
Case number (if known)	<u>17-05990</u>		

Check if this is an amended filing

**Official Form 106E/F****Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.  
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
--	-------------	-----------------	--------------------

**2.1 North Carolina Department of Revenue**

Priority Creditor's Name

**P.O. BOX 25000**

**Raleigh, NC 27640-0615**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

**\$90,500.00**

**\$90,500.00**

**\$0.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

Type of PRIORITY unsecured claim:

Domestic support obligations  
 Taxes and certain other debts you owe the government  
 Claims for death or personal injury while you were intoxicated  
 Other. Specify \_\_\_\_\_

Debtor 1 Norman Deforest Harvin, Jr.

2.2	<b>Richland County Treasurer</b> Priority Creditor's Name <b>PO Box 8028</b> <b>Columbia, SC 29202-8028</b> Number Street City State Zip Code	Last 4 digits of account number	\$13,087.97	\$13,087.97	\$0.00
When was the debt incurred?					
As of the date you file, the claim is: Check all that apply					
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed					
Type of PRIORITY unsecured claim:					
<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____					
<b>11509-08-21 \$13,087.97 (Bella Vista)</b>					

2.3	<b>SC Department of Revenue</b> Priority Creditor's Name <b>PO Box 125</b> <b>Columbia, SC 29214</b> Number Street City State Zip Code	Last 4 digits of account number	\$21,950.29	\$21,950.29	\$0.00
When was the debt incurred?					
As of the date you file, the claim is: Check all that apply					
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed					
Type of PRIORITY unsecured claim:					
<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____					
<b>1040 12/2004 \$6,466.36</b> <b>1040 12/2009 \$1,094.97</b> <b>1040 12/2010 \$1,226.09</b> <b>1040 12/2013 \$13,162.87</b>					

**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes.

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1

**Accurate Development Workgroup,  
LLC**Nonpriority Creditor's Name  
**c/o Mark D. Bower  
124 Park Shore Dr.W  
Columbia, SC 29223**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number \_\_\_\_\_

**\$0.00**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**notice purposes-tender gave deed in lieu to  
resolve debt** \_\_\_\_\_

4.2

**Alex Coakley**

Nonpriority Creditor's Name

**2029 Funston Street  
Hollywood, FL 33020**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number \_\_\_\_\_

**\$5,000.00**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**■ Other. Specify** \_\_\_\_\_

4.3

**AllSouth Federal Credit Union**

Nonpriority Creditor's Name

**6923 North Trenholm Road  
Columbia, SC 29206**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number **3050****\$16,976.00****Opened 6/01/13 Last Active  
2/19/15**

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**■ Other. Specify** **Automobile** \_\_\_\_\_

Debtor 1 Norman Deforest Harvin, Jr.

4.4	<b>American Express</b> Nonpriority Creditor's Name <b>Po Box 3001 16 General Warren Blvd Malvern, PA 19355</b> Number Street City State Zip Code	Last 4 digits of account number <u>2013</u>	<b>\$4,958.00</b>
<p><b>Who incurred the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> Other. Specify <u>Credit Card</u></p>			
<p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Credit Card</u></p>			
4.5	<b>American Express</b> Nonpriority Creditor's Name <b>Po Box 3001 16 General Warren Blvd Malvern, PA 19355</b> Number Street City State Zip Code	Last 4 digits of account number <u>2393</u>	<b>\$2,775.00</b>
<p><b>Who incurred the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> Other. Specify <u>Credit Card</u></p>			
<p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Credit Card</u></p>			
4.6	<b>AT&amp;T</b> Nonpriority Creditor's Name <b>PO Box 10330 Fort Wayne, IN 46851-0330</b> Number Street City State Zip Code	Last 4 digits of account number _____	<b>\$215.52</b>
<p><b>Who incurred the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> Other. Specify _____</p>			

Debtor 1 Norman Deforest Harvin, Jr.Document Page 27 of 69 Case number (if known) 17-05990

4.7

**AT&T U-Verse**

Nonpriority Creditor's Name

**P.O. Box 5014****Carol Stream, IL 60197-5014**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

**Is the claim subject to offset?**

No  
 Yes

Last 4 digits of account number \_\_\_\_\_

**\$184.05**

When was the debt incurred? \_\_\_\_\_

**As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

4.8

**Barclays Bank Delaware**

Nonpriority Creditor's Name

**Attn: Bankruptcy****P.O. Box 8801****Wilmington, DE 19899**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

**Is the claim subject to offset?**

No  
 Yes

Last 4 digits of account number 2895**\$5,384.00****Opened 3/01/14 Last Active 11/05/14****As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Credit Card

4.9

**Branch B&t**

Nonpriority Creditor's Name

**Credit Card Disput**  
**Wilson, NC 27894**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

**Is the claim subject to offset?**

No  
 Yes

Last 4 digits of account number 2038**\$2,683.00****Opened 3/01/14 Last Active 11/21/14****As of the date you file, the claim is:** Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Credit Card

Debtor 1 Norman Deforest Harvin, Jr.4.1  
0**Capitol Flooring**

Nonpriority Creditor's Name

**1061 Sunset Blvd  
West Columbia, SC 29169**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

\$7,200.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

4.1  
1**Chase Card**

Nonpriority Creditor's Name

**Po Box 15298  
Wilmington, DE 19850**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

5671

\$9,508.00

Opened 3/01/14 Last Active  
10/21/14

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify Credit Card

4.1  
2**City of Columbia**

Nonpriority Creditor's Name

**Water Customer Service  
1136 Washington St.  
Columbia, SC 29201-3224**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

3433

\$3,502.61

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify 3036 Belvedere Dr

Debtor 1 Norman Deforest Harvin, Jr.4.1  
3**Discover Financial**

Nonpriority Creditor's Name

**Po Box 3025  
New Albany, OH 43054**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

**8179****\$6,902.00**

Opened 03/14 Last Active

4/20/15

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

 Other. Specify **Credit Card**4.1  
4**Eboni Billups**

Nonpriority Creditor's Name

**c/o Charles J Brooks, II  
PO Box 1147  
Columbia, SC 29202**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

**\$0.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

 Other. Specify \_\_\_\_\_4.1  
5**Elan Financial Service**

Nonpriority Creditor's Name

**Po Box 108  
St Louis, MO 63166**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

**8048****\$1,123.00**

Opened 7/01/13 Last Active

11/07/14

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

 Other. Specify **Credit Card**

Debtor 1 Norman Deforest Harvin, Jr.4.1  
6**First Citizens**

Nonpriority Creditor's Name

**1230 Main Street****P.O. BOX 29****Columbia, SC 29202-0029**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No       Yes

Last 4 digits of account number

**Unknown**

When was the debt incurred?

**3/27/2007**

As of the date you file, the claim is: Check all that apply

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**Type of NONPRIORITY unsecured claim:**

**forclosure on Debtor's  
1/2 interest - 3036 Belvedere Drive  
Columbia, SC  
tms 11614-09-19  
Zillow \$76,371  
tax value \$134,900  
Debtor's opinion \$110,000**

 Other. Specify4.1  
7**First Citizens Bank**

Nonpriority Creditor's Name

**Loan Expenses****PO Box 27568****Raleigh, NC 27611**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No       Yes

Last 4 digits of account number

**7592****\$9,088.73**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**Type of NONPRIORITY unsecured claim:**

Contingent  
 Unliquidated  
 Disputed  
 Other. Specify **loan related expenses - property taxes**

Debtor 1 Norman Deforest Harvin, Jr.4.1  
8**Fred Watson**

Nonpriority Creditor's Name

**Reed Street  
Columbia, SC 29203**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

\$75,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

4.1  
9**Furman Fulmer Company, Inc.**

Nonpriority Creditor's Name

**PO Box 7005  
Columbia, SC 29202**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

\$0.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **notice purposes**

4.2  
0**GECRB/Lowes**

Nonpriority Creditor's Name

**Attention: Bankruptcy Department  
Po Box 103104  
Roswell, GA 30076**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

1541

\$9,110.00

Opened 3/01/14 Last Active  
10/24/14

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Charge Account**

Debtor 1 Norman Deforest Harvin, Jr.4.2  
1**L. Bernard Harvin**

Nonpriority Creditor's Name

**307 Zier Court  
Grovetown, GA 30813**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

\$30,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

4.2  
2**Navy Federal Cr Union**

Nonpriority Creditor's Name

**Po Box 3700  
Merrifield, VA 22119**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

8552

\$33,787.00

Opened 3/10/14 Last Active  
11/24/14

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Unsecured**

4.2  
3**Navy Federal Cr Union**

Nonpriority Creditor's Name

**820 Follin Lane Se  
Vienna, VA 22180**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

6576

\$15,004.00

Opened 3/01/14 Last Active  
11/24/14

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Credit Card**

Debtor 1 Norman Deforest Harvin, Jr.4.2  
4**Norman Harvin, Sr.**

Nonpriority Creditor's Name

**3821 Padgett Road  
Columbia, SC 29209**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number \_\_\_\_\_

**\$18,000.00**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

4.2  
5**Phaup Properties, LLC**

Nonpriority Creditor's Name

**6729 Two Notch Rd  
Columbia, SC 29223**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number \_\_\_\_\_

**\$0.00**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**notice purposes - lease obligations have been assumed by Victor Brown**4.2  
6**Portfolio Recovery**

Nonpriority Creditor's Name

**Po Box 41067  
Norfolk, VA 23541**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number **1541****\$9,111.00**When was the debt incurred? **Opened 05/15**

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**Factoring Company Account Synchrony Bank**

Debtor 1 Norman Deforest Harvin, Jr.4.2  
7**Portfolio Recovery**

Nonpriority Creditor's Name

**Po Box 41067  
Norfolk, VA 23541**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Last 4 digits of account number

**6672****\$5,681.00**

When was the debt incurred?

**Opened 08/16**

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**Factoring Company Account Capital One  
Bank Usa N.A.**4.2  
8**Portfolio Recovery**

Nonpriority Creditor's Name

**Po Box 41067  
Norfolk, VA 23541**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Last 4 digits of account number

**8048****\$902.00**

When was the debt incurred?

**Opened 08/15**

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**Factoring Company Account U.S. Bank  
National Association**4.2  
9**Regions Bankcard**

Nonpriority Creditor's Name

**2050 Parkway Office Cir  
Hoover, AL 35244**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Last 4 digits of account number

**7530****\$8,139.00****Opened 3/01/14 Last Active  
11/24/14**

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**Credit Card**

4.3  
0**Renee Brown**

Nonpriority Creditor's Name

**2208 Emsworth Drive  
Columbia, SC 29209**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number \_\_\_\_\_

**\$23,000.00**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

4.3  
1**Rivers Edge HOA**

Nonpriority Creditor's Name

**c/o Halcyon Real Estate Services,  
LLC****7210 Broad River Rd., Suite I  
Irmo, SC 29063**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number \_\_\_\_\_

**\$1,420.00**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

4.3  
2**Roy Crain**

Nonpriority Creditor's Name

**Atlantic Retail Properties****4521 Sharon Road  
Suite 145  
Charlotte, NC 28211**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number \_\_\_\_\_

**\$57,000.00**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

4.3  
3**Steve Fushes**

Nonpriority Creditor's Name

**1215 Hampton Street  
Columbia, SC 29202**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number \_\_\_\_\_

**\$15,000.00**

When was the debt incurred? \_\_\_\_\_

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify \_\_\_\_\_

4.3  
4**USAA Federal Savings Bank**

Nonpriority Creditor's Name

**10750 Mcdermott Fwy  
San Antonio, TX 78288**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number **8078****\$14,201.00**Opened 3/01/14 Last Active  
11/24/14

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Unsecured**

4.3  
5**Usaa Svg Bk**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
10750 Mcdermott Freeway  
San Antonio, TX 78288**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number **3827****\$1,148.00**Opened 03/14 Last Active  
9/04/14

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

## Type of NONPRIORITY unsecured claim:

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Credit Card**

Debtor 1 Norman Deforest Harvin, Jr.4.3  
6**Zhihong Yang**

Nonpriority Creditor's Name

**c/o Dean A. Hayes****PO Box 50405****Columbia, SC 29250**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

**Check if this claim is for a community debt**

**Is the claim subject to offset?**

No

Yes

Last 4 digits of account number

**\$182,021.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify \_\_\_\_\_

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

**AFNI, Inc.**  
**PO Box 3517**  
**Bloomington, IL 61702**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.7 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**0154**

Name and Address

**AT&T**  
**PO Box 537104**  
**5540-C Sunset Blvd**  
**Atlanta, GA 30353-7104**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.6 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Capital One**  
**Attn: Bankruptcy**  
**Po Box 30285**  
**Salt Lake City, UT 84130**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.27 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Chris S. Truluck, Esq.**  
**PO Box 1799**  
**Columbia, SC 29202**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.16 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**First Citizens Bank**  
**PO Box 63068**  
**Charlotte, NC 28263-3068**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.17 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Zoe C. Sanders**  
**1513 Hampton St**  
**Columbia, SC 29201**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.25 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Debtor 1 Norman Deforest Harvin, Jr.

Total claims from Part 1

	Total Claim
6a. Domestic support obligations	6a. \$ <b>0.00</b>
6b. Taxes and certain other debts you owe the government	6b. \$ <b>125,538.26</b>
6c. Claims for death or personal injury while you were intoxicated	6c. \$ <b>0.00</b>
6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ <b>0.00</b>

6e. Total Priority. Add lines 6a through 6d.

6e. \$ **125,538.26**

Total Claim

	Total Claim
6f. Student loans	6f. \$ <b>0.00</b>
6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ <b>0.00</b>
6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ <b>0.00</b>
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ <b>574,023.91</b>

6j. Total Nonpriority. Add lines 6f through 6i.

6j. \$ **574,023.91**

Total claims from Part 2

Fill in this information to identify your case:

Debtor 1	<b>Norman Deforest Harvin, Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF SOUTH CAROLINA		
Case number (if known)	<u>17-05990</u>		

Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code		State what the contract or lease is for
2.1	<b>Craig Powell</b> 312 Breircliff Columbia, SC 29203-9532	month to month residential lease at \$425 per month
2.2	<b>Gregory Howe</b> 2725 Edgewood Dr Columbia, SC 29204-2120	month to month lease at \$450 per month. Tenant is in arrears and eviction pending
2.3	<b>Mary Brown</b> 2839 English Ave Columbia, SC 29204-1446	month to month residential lease at \$425 per month
2.4	<b>Shirley Brown</b> 2413 Windy Dr. Columbia, SC 29209-5039	month to month residential lease at \$525 per month

Fill in this information to identify your case:

Debtor 1	<b>Norman Deforest Harvin, Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF SOUTH CAROLINA		
Case number (if known)	<u>17-05990</u>		

Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No  
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.  
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

**Column 1: Your codebtor**  
Name, Number, Street, City, State and ZIP Code

**Column 2: The creditor to whom you owe the debt**  
Check all schedules that apply:

3.1 **Lillie Harvin**  
**3821 Padgett Rd**  
**Columbia, SC 29209**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.16  
 Schedule G \_\_\_\_\_  
**First Citizens**

Fill in this information to identify your case:

Debtor 1	<b>Norman Deforest Harvin, Jr.</b>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<b>DISTRICT OF SOUTH CAROLINA</b>
Case number (if known)	<b>17-05990</b>

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<b>promotions, &amp; rest. &amp; bar mgmnt</b>	
Employer's name	<b>self</b>	
Employer's address		

How long employed there? \_\_\_\_\_

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <b>0.00</b>	\$ <b>N/A</b>
3. Estimate and list monthly overtime pay.	3. +\$ <b>0.00</b>	+\$ <b>N/A</b>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <b>0.00</b>	\$ <b>N/A</b>

Debtor 1 Norman Deforest Harvin, Jr.

Case number (if known)

17-05990

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
<b>Copy line 4 here</b>	4. \$ <u>0.00</u>	\$ <u>N/A</u>
<b>5. List all payroll deductions:</b>		
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a. \$ <u>0.00</u>	\$ <u>N/A</u>
5b. <b>Mandatory contributions for retirement plans</b>	5b. \$ <u>0.00</u>	\$ <u>N/A</u>
5c. <b>Voluntary contributions for retirement plans</b>	5c. \$ <u>0.00</u>	\$ <u>N/A</u>
5d. <b>Required repayments of retirement fund loans</b>	5d. \$ <u>0.00</u>	\$ <u>N/A</u>
5e. <b>Insurance</b>	5e. \$ <u>0.00</u>	\$ <u>N/A</u>
5f. <b>Domestic support obligations</b>	5f. \$ <u>0.00</u>	\$ <u>N/A</u>
5g. <b>Union dues</b>	5g. \$ <u>0.00</u>	\$ <u>N/A</u>
5h. <b>Other deductions.</b> Specify: _____	5h.+ \$ <u>0.00</u> + \$ _____	\$ <u>N/A</u>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <u>0.00</u>	\$ <u>N/A</u>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <u>0.00</u>	\$ <u>N/A</u>
<b>8. List all other income regularly received:</b>		
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <u>560.00</u>	\$ <u>N/A</u>
8b. <b>Interest and dividends</b>	8b. \$ <u>0.00</u>	\$ <u>N/A</u>
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <u>0.00</u>	\$ <u>N/A</u>
8d. <b>Unemployment compensation</b>	8d. \$ <u>0.00</u>	\$ <u>N/A</u>
8e. <b>Social Security</b>	8e. \$ <u>0.00</u>	\$ <u>N/A</u>
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <u>0.00</u>	\$ <u>N/A</u>
8g. <b>Pension or retirement income</b>	8g. \$ <u>0.00</u>	\$ <u>N/A</u>
8h. <b>Other monthly income.</b> Specify: <u>consulting All N LLC</u> <u>consulting-Cheers</u> <u>consulting - Boading, Inc</u>	8h.+ \$ <u>1,000.00</u> + \$ <u>1,000.00</u> + \$ <u>1,000.00</u>	\$ <u>N/A</u>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <u>3,560.00</u>	\$ <u>N/A</u>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <u>3,560.00</u> + \$ <u>N/A</u> = \$ <u>3,560.00</u>	
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ <u>0.00</u>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <u>3,560.00</u>	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain: <u>mortgage (land sale contract) payments in amount of \$1,742 end April 2018</u>		

	rent	taxes	ins	mort	maint	net
<u>Rental</u>						
312 Briercliff	425	0	0	404	25	-4
2413 Windy	375	100	75		25	175
2839 English	425	0	0	301	25	99
2725 Edgewood	450	60	75		25	290
	1675	160	150	705	100	560
non income producing properties						
6023 Two Notch	0	408	75	1742	25	-2250 mort. pd 4/2018
1486 Bella Vista	0	1095	75		25	-1195
total rental	3350	1823	450	3152	250	-2325



Fill in this information to identify your case:

Debtor 1	<b>Norman Deforest Harvin, Jr.</b>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<b>DISTRICT OF SOUTH CAROLINA</b>
Case number (If known)	<b>17-05990</b>

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  
Debtor 2.

Yes.

Fill out this information for  
each dependent.....

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

Do not state the  
dependents names.

No

Yes

No

Yes

No

Yes

No

Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

#### Your expenses

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **618.38**

##### If not included in line 4:

4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues

4a. \$	<b>0.00</b>
4b. \$	<b>0.00</b>
4c. \$	<b>35.00</b>
4d. \$	<b>0.00</b>
5. \$	<b>313.75</b>

##### 5. Additional mortgage payments for your residence, such as home equity loans

Debtor 1 Norman Deforest Harvin, Jr.

Case number (if known) 17-05990

6. <b>Utilities:</b>	6a. Electricity, heat, natural gas	6a. \$ <u>350.00</u>
	6b. Water, sewer, garbage collection	6b. \$ <u>35.00</u>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>100.00</u>
	6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>475.00</u>	
8. <b>Childcare and children's education costs</b>	8. \$ <u>0.00</u>	
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>50.00</u>	
10. <b>Personal care products and services</b>	10. \$ <u>45.00</u>	
11. <b>Medical and dental expenses</b>	11. \$ <u>50.00</u>	
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>500.00</u>	
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>50.00</u>	
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>0.00</u>	
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ <u>0.00</u>	
15b. Health insurance	15b. \$ <u>0.00</u>	
15c. Vehicle insurance	15c. \$ <u>0.00</u>	
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>	
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>est tax payments</u>	16. \$ <u>585.00</u>	
17. <b>Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>	
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>	
17c. Other. Specify: _____	17c. \$ <u>0.00</u>	
17d. Other. Specify: _____	17d. \$ <u>0.00</u>	
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <u>0.00</u>	
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$ <u>0.00</u>	
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$ <u>0.00</u>	
20b. Real estate taxes	20b. \$ <u>0.00</u>	
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>	
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>	
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>	
21. <b>Other:</b> Specify: _____	21. +\$ <u>0.00</u>	
22. <b>Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$ <u>3,207.13</u>	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <u>3,207.13</u>	
22c. Add line 22a and 22b. The result is your monthly expenses.		
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$ <u>3,560.00</u>	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>3,207.13</u>	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>352.87</u>	
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Fill in this information to identify your case:

Debtor 1	<b>Norman Deforest Harvin, Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF SOUTH CAROLINA		
Case number (if known)	<b>17-05990</b>		

Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Norman Deforest Harvin, Jr.

**Norman Deforest Harvin, Jr.**

Signature of Debtor 1

Date December 13, 2017

X

Signature of Debtor 2

Date \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	<b>Norman Deforest Harvin, Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF SOUTH CAROLINA		
Case number (if known)	<b>17-05990</b>		

Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married  
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No  
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1  
lived there

Debtor 2 Prior Address:

Dates Debtor 2  
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

No  
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

#### Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No  
 Yes. Fill in the details.

	<b>Debtor 1</b>	<b>Debtor 2</b>		
From January 1 of current year until the date you filed for bankruptcy:	<b>Sources of income</b> Check all that apply.	<b>Gross income</b> (before deductions and exclusions)	<b>Sources of income</b> Check all that apply.	<b>Gross income</b> (before deductions and exclusions)
	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<b>\$15,520.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

Debtor 1 Norman Deforest Harvin, Jr.

Debtor 1		Debtor 2	
Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	<b>\$35,739.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips	
<input type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	
<b>For last calendar year: (January 1 to December 31, 2016 )</b>	<b>\$39,000.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips	
		<input type="checkbox"/> Operating a business	
	<input type="checkbox"/> Wages, commissions, bonuses, tips	<b>\$5,000.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips
	<input checked="" type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business
<b>For the calendar year before that: (January 1 to December 31, 2015 )</b>	<b>\$14,400.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips	
		<input type="checkbox"/> Operating a business	
	<input type="checkbox"/> Wages, commissions, bonuses, tips	<b>\$5,000.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips
	<input checked="" type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No  
 Yes. Fill in the details.

Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
--	---	--	---

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

No. Go to line 7.  
 Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1 Norman Deforest Harvin, Jr. Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

 No. Go to line 7. Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
-----------------------------	------------------	-------------------	----------------------	--------------------------

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

 No Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

 No Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

 No Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
First Citizens Bank and Trust Company, Inc. v. Norman Harvin a/k/a Norman D. Harvin, Lillie Harvin, SC Department of Revenue, and the United States of America aacting thorugh its agency, the Internal Revenue Service; 2014-cp-40-07263	foreclosure on property located at 3036 Belvedere Dr., Columbia, SC	Court of Common Pleas, Richland County,	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded

Noura Najjar v. Norman Harvin; 2014 - CP- 4005322	foreclosure on land sale contract; real estate located at 6023 Two Notch Rd., Columbia, S.C. Parties reached agreement to reinstate after mediation	Court of Common Pleas, Richland County,	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
--	---	---	---

Case title Case number	Nature of the case	Court or agency	Status of the case
Eboni Billups v. Club Ego, Norman Harvin, Silverback Security, LLC, Dennis Taylor, and Angela Washington; 2013 CP 4007116	personal injury	Court of Common Pleas, Richland County,	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
			Judgment against Silverback Security, LLC and Dennis Taylor only
Norman Harvin v. Gregory Lawrence Howell 2017 CV 4011000965	eviction	Waverly Magistrate	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
			settlement reached
Norman Harvin v. Gregory Lawrence Howell 2017CV4011001912	eviction	Waverly Magistrate	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
			tenant breached previous settlement agreement and evicted
FNMA v Norman Harvin, Accurate Development Workgroup, LLC, and Internal Revenue Service 2017CP4005802	foreclosure 312 Briercliff	Richland County Common Pleas	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
FNMA v. Norman Harvin, Accurate Development Workgroup, LLC, Noura Najjar, and Internal Revenue Service 2017CP4005801	foreclosure 2839 English Ave.	Richland County Common Pleas	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Phaup Properties, LLC v. Norman Harvin 2016CV4010701682 & 1681	eviction Martial Arts Studio -6729 Two Notch Rd., Unit 80, Columbia SC	Upper Township Magistrate	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
			Victor Brown cured default and assumed lease
FNMA v. Norman harvin, Jr., Accurate Development Workgroup, LLC, Noura Najjar, SC Department of Revenue, and the INternal Revenue Service 2016CP4002082	foreclosure 2839 English Ave.	Richland County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
			judgment of foreclosure vacated
Furman Fulmer Company, Inc v. Boading, Inc and Norman Harvin 2017CV4011001680	eviction 6525 Two Notch Rd., Unit A, Columbia, SC. Debtor is agent for service of process	Waverly Magistrate	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

Case title Case number	Nature of the case	Court or agency	Status of the case
Rivers Edge HOA v. Norman Harvin 2011CV321062550	collection HOA dues	Cayce West Columbia Magistrate	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
			judgment entered 1/31/2012
Coleman Floor, LLC v. Norman Harvin 2016CP3201122	collection	Lexington County Court of Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
			judgment entered 11/01/2016
LeAndra Lewis v. L&B Dynasty, Inc d/b/a BooBoom Room Studio 54, Norman D. harvin, individually and as owner of Studio 54; Will Thompson, individually and as owner of Studio 54; Silverback LLC f/k/a Silverback Security, LLC; and Dennis Taylor individually and as owner of Silverback Security, LLC 2013-CP-40-03112R	personal injury	Richland County Court of Common Please	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
			dismissed with prejudice-Norman Harvin not owner and did not pay settlement
Zhihong Yang v. Norman Harvin, Jr. 2015CP4006330	collection	Richland County Court of Common Pleas	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Safe Federal Credit Union v. Norman Defoster Harvin, Jr. 2015CP3203277	collection	Lexington County Court of Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
			judgment entered 9/22/2015

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

No. Go to line 11.  
 Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
			Explain what happened

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No  
 Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
			Explain what happened

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No  
 Yes

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No  
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
<b>Person to Whom You Gave the Gift and Address:</b>			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No  
 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
<b>Charity's Name</b> <b>Address (Number, Street, City, State and ZIP Code)</b>			

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No  
 Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.			

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No  
 Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Bird & Smith, P.A. 1712 St. Julian Place, Suite 102 Columbia, SC 29204	Attorney Fees	11/30/2017	\$1,500.00

CC Advising	credit counseling	11/1/2017	\$9.56
-------------	-------------------	-----------	--------

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No  
 Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not

include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you Victor Brown	martial arts studio - mats, bags, chairs, and scrolls - est value \$800	paid past due rent of \$1,800 and assumed payment of rent and utilities.	April 2017

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No

Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---	---------------------------

#### **Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Wells Fargo	XXXX-4265	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	October 2016 - closed by bank	\$0.00

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No

Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	---	-----------------------	--------------------------

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No

Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
--	---	-----------------------	--------------------------

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No

Yes. Fill in the details.

Owner's Name  
Address (Number, Street, City, State and ZIP Code)

Where is the property?  
(Number, Street, City, State and ZIP Code)

Describe the property

Value

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No

Yes. Fill in the details.

Name of site  
Address (Number, Street, City, State and ZIP Code)

Governmental unit  
Address (Number, Street, City, State and ZIP Code)

Environmental law, if you know it

Date of notice

25. Have you notified any governmental unit of any release of hazardous material?

No

Yes. Fill in the details.

Name of site  
Address (Number, Street, City, State and ZIP Code)

Governmental unit  
Address (Number, Street, City, State and ZIP Code)

Environmental law, if you know it

Date of notice

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No

Yes. Fill in the details.

Case Title  
Case Number

Court or agency  
Name  
Address (Number, Street, City, State and ZIP Code)

Nature of the case

Status of the case

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.
--	---	--

Dates business existed
------------------------

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

 No Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
---	-------------

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

*/s/ Norman Deforest Harvin, Jr.*

\_\_\_\_\_  
Norman Deforest Harvin, Jr.  
Signature of Debtor 1

\_\_\_\_\_  
Signature of Debtor 2

Date December 13, 2017

Date \_\_\_\_\_

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No  
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No  
 Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	<b>Norman Deforest Harvin, Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>DISTRICT OF SOUTH CAROLINA</b>		
Case number (if known)	<b>17-05990</b>		

Check if this is an amended filing

## Official Form 108

## Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
---	---	---

Creditor's name:

Description of property securing debt:  
**6023 Two Notch Rd Columbia, SC 29223 Richland County titled in name of Noura Najjar, subject to land sale contract tms 14210-09-06 tax value 147,600 Debtor's opinion \$85,000 - estimate \$40,000 to \$50,000 cost to repair fire damage**

- Surrender the property.
- Retain the property and redeem it.
- Retain the property and enter into a *Reaffirmation Agreement*.
- Retain the property and [explain]:

**continue payments required by land sale contract**

No

Yes

Creditor's name:

Description of property securing debt:

- Surrender the property.
- Retain the property and redeem it.
- Retain the property and enter into a *Reaffirmation Agreement*.
- Retain the property and [explain]:  
**avoid lien using 11 U.S.C. § 522(f)**

No

Yes

Debtor 1 Norman Deforest Harvin, Jr.

Case number (if known) 17-05990

Creditor's name: **Federal National Mortgage Association**

Description of property securing debt: **312 Briercliff Columbia, SC Richland County tms 17305-03-10 Zillow \$45,051 tax value \$28,700 Debtor's opinion \$25,000 tax sale pending**

Surrender the property.  No  
 Retain the property and redeem it.  Yes  
 Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]:

**cure default and continue payments**

Creditor's name: **Internal Revenue Service**

Description of property securing debt: **1752 McSwain Dr West Columbia, SC 29169 Lexington County 1.21.acres Lexington County tms 003699-02-006 tax value \$25,410 Debtor's opinion \$17,000 tax sale pending**

Surrender the property.  No  
 Retain the property and redeem it.  Yes  
 Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]:

**negotiate installment agreement**

Creditor's name: **Internal Revenue Service**

Description of property securing debt: **1752 McSwain Dr West Columbia, SC 29169 Lexington County 1.21.acres Lexington County tms 003699-02-006 tax value \$25,410 Debtor's opinion \$17,000 tax sale pending**

Surrender the property.  No  
 Retain the property and redeem it.  Yes  
 Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]:

**negotiate installment agreement**

Creditor's name: **Internal Revenue Service**

Description of property securing debt: **1752 McSwain Dr West Columbia, SC 29169 Lexington County 1.21.acres Lexington County tms 003699-02-006 tax value \$25,410 Debtor's opinion \$17,000 tax sale pending**

Surrender the property.  No  
 Retain the property and redeem it.  Yes  
 Retain the property and enter into a *Reaffirmation Agreement*.  
 Retain the property and [explain]:

**negotiate installment agreement**

Creditor's name: **Safe Federal Credit Union**

Surrender the property.  No  
 Retain the property and redeem it.  Yes  
 Retain the property and enter into a

Debtor 1 **Norman Deforest Harvin, Jr.**

Case number (if known) **17-05990**

Description of property  
securing debt:

*Reaffirmation Agreement.*

Retain the property and [explain]:  
**avoid lien using 11 U.S.C. § 522(f)**

Creditor's **SC Department of Revenue**  
name:

Surrender the property.  No

Description of property  
securing debt:  
**1752 McSwain Dr West  
Columbia, SC 29169 Lexington  
County  
1.21.acres  
Lexington County tms  
003699-02-006  
tax value \$25,410  
Debtor's opinion \$17,000  
tax sale pending**

Retain the property and redeem it.  
 Retain the property and enter into a  
*Reaffirmation Agreement.*

Yes

Retain the property and [explain]:

**negotiate installment agreement**

Creditor's **SC Department of Revenue**  
name:

Surrender the property.  No

Description of property  
securing debt:  
**1752 McSwain Dr West  
Columbia, SC 29169 Lexington  
County  
1.21.acres  
Lexington County tms  
003699-02-006  
tax value \$25,410  
Debtor's opinion \$17,000  
tax sale pending**

Retain the property and redeem it.  
 Retain the property and enter into a  
*Reaffirmation Agreement.*

Yes

Retain the property and [explain]:

**negotiate installment agreement**

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases**

**Will the lease be assumed?**

Lessor's name:

No

Description of leased  
Property:

Yes

Debtor 1 Norman Deforest Harvin, Jr.

Case number (*if known*) 17-05990

Lessor's name:  
Description of leased  
Property:

No

Yes

Lessor's name:  
Description of leased  
Property:

No

Yes

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

**/s/ Norman Deforest Harvin, Jr.**  
**Norman Deforest Harvin, Jr.**  
Signature of Debtor 1

**X** \_\_\_\_\_  
Signature of Debtor 2

Date **December 13, 2017**

Date

Fill in this information to identify your case:

Debtor 1 **Norman Deforest Harvin, Jr.**

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: District of South Carolina

Case number **17-05990**  
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

- 1. There is no presumption of abuse
- 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- 3. The Means Test does not apply now because of qualified military service but it could apply later.

Check if this is an amended filing

## Official Form 122A - 1

### Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

#### Part 1: Calculate Your Current Monthly Income

##### 1. What is your marital and filing status? Check one only.

- Not married.** Fill out Column A, lines 2-11.
- Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- Married and your spouse is NOT filing with you. You and your spouse are:**
  - Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
  - Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ _____	\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ _____	\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ _____	\$ _____
5. Net income from operating a business, profession, or farm	Debtor 1	
Gross receipts (before all deductions)	\$ _____	
Ordinary and necessary operating expenses	-\$ _____	
Net monthly income from a business, profession, or farm	\$ _____	Copy here -> \$ _____
6. Net income from rental and other real property	Debtor 1	
Gross receipts (before all deductions)	\$ _____	
Ordinary and necessary operating expenses	-\$ _____	
Net monthly income from rental or other real property	\$ _____	Copy here -> \$ _____
7. Interest, dividends, and royalties		\$ _____

Debtor 1

Norman Deforest Harvin, Jr.

Case number (if known)

**17-05990**

**Column A**  
**Debtor 1**

**Column B**  
**Debtor 2 or**  
**non-filing spouse**

**8. Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you ..... \$ \_\_\_\_\_

For your spouse ..... \$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.

..... \$ \_\_\_\_\_  
..... \$ \_\_\_\_\_

\$ \_\_\_\_\_  
\$ \_\_\_\_\_

\$ \_\_\_\_\_  
\$ \_\_\_\_\_

Total amounts from separate pages, if any.

+ \$ \_\_\_\_\_

\$ \_\_\_\_\_

**11. Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ \_\_\_\_\_ + \$ \_\_\_\_\_ = \$ \_\_\_\_\_

Total current monthly income

**Part 2: Determine Whether the Means Test Applies to You**

**12. Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 ..... **Copy line 11 here=>** \$ \_\_\_\_\_

Multiply by 12 (the number of months in a year)

\$ \_\_\_\_\_  
x 12

12b. The result is your annual income for this part of the form

12b. \$ \_\_\_\_\_

**13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

\_\_\_\_\_

Fill in the number of people in your household.

\_\_\_\_\_

Fill in the median family income for your state and size of household.

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

13. \$ \_\_\_\_\_

**14. How do the lines compare?**

14a.  Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse*. Go to Part 3.

14b.  Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2*. Go to Part 3 and fill out Form 122A-2.

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X /s/ Norman Deforest Harvin, Jr.**

**Norman Deforest Harvin, Jr.**

Signature of Debtor 1

Date **December 13, 2017**  
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1	<u>Norman Deforest Harvin, Jr.</u>
Debtor 2	 (Spouse, if filing)
United States Bankruptcy Court for the:	<u>District of South Carolina</u>
Case number	<u>17-05990</u> (if known)

Check if this is an amended filing

## Official Form 122A - 1Supp

## Statement of Exemption from Presumption of Abuse Under § 707(b)(2)

12/15

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1. If you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

### Part 1 Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the answer you gave at line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 1).
  - No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.
  - Yes. Go to Part 2.

### Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?
  - No. Go to line 3.
  - Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
    - No. Go to line 3.
    - Yes. Go to Form 122A-1: on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

3. **Are you or have you been a Reservist or member of the National Guard?**

No. Complete Form 122A-1. Do not submit this supplement.

Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).

No. Complete Form 122A-1. Do not submit this supplement.

Yes. Check any one of the following categories that applies:

- I was called to active duty after September 11, 2001**, for at least 90 days and remain on active duty.
- I was called to active duty after September 11, 2001**, for at least 90 days and was released from active duty on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.
- I am performing a homeland defense activity for at least 90 days**.
- I performed a homeland defense activity for at least 90 days**, ending on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 122A-1. You are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

**You are an individual filing for bankruptcy,**  
and

**Your debts are primarily consumer debts.**  
*Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

### You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### Chapter 7: Liquidation

\$245	filin	g fee
\$75	admi	nistrative fee
+ <u>      </u>	<u>      </u>	<u>      </u>
	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

---

## Chapter 11: Reorganization

---

\$1,167	filing fee
+ \$550	administrative fee
\$1,717 total fee	

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## Read These Important Warnings

**Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.**

**Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.**

**You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.**

**Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.**

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

[http://www.uscourts.gov/bkforms/bankruptcy\\_form\\_s.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_form_s.html#procedure).

### **Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

[http://justice.gov/ust/eo/hapcpa/ccde/cc\\_approved.html](http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html)

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

**United States Bankruptcy Court**  
**District of South Carolina**

In re Norman Deforest Harvin, Jr.

Debtor(s)

Case No. 17-05990Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ <u>1,500.00</u>
Prior to the filing of this statement I have received .....	\$ <u>1,500.00</u>
Balance Due .....	\$ <u>0.00</u>

2. \$ 335.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor  Other (specify):

4. The source of compensation to be paid to me is:

Debtor  Other (specify):

5.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

December 13, 2017

Date

/s/ Reid B. Smith

**Reid B. Smith**

*Signature of Attorney*

**Bird & Smith, P.A.**

**1712 St. Julian Place, Suite 102**

**Columbia, SC 29204**

*Name of law firm*

**LOCAL OFFICIAL FORM 1007-1(b) TO SC LBR 1007-1**

**United States Bankruptcy Court  
District of South Carolina**

In re **Norman Deforest Harvin, Jr.**

Debtor(s)

Case No.

**17-05990**

Chapter

**7**

**CERTIFICATION VERIFYING CREDITOR MATRIX**

The above named debtor, or attorney for the debtor if applicable, hereby certifies pursuant to South Carolina Local Bankruptcy Rule 1007-1 that the master mailing list of creditors submitted either on computer diskette, electronically filed via CM/ECF, or conventionally filed in a typed hard copy scannable format which has been compared to, and contains identical information to, the debtor's schedules, statements and lists which are being filed at this time or as they currently exist in draft form.

Master mailing list of creditors submitted via:

- (a)  computer diskette
- (b)  scannable hard copy  
(number of sheets submitted       )
- (c)  electronic version filed via CM/ECF

Date: December 13, 2017

**/s/ Norman Deforest Harvin, Jr.**

**Norman Deforest Harvin, Jr.**

Signature of Debtor

Date: December 13, 2017

**/s/ Reid B. Smith**

Signature of Attorney

**Reid B. Smith**

**Bird & Smith, P.A.**

**1712 St. Julian Place, Suite 102**

**Columbia, SC 29204**

Typed/Printed Name/Address/Telephone

**4200**

District Court I.D. Number